SERFF Tracking Number: GRAX-125750833 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 39770

Company Tracking Number: P1064707NW

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Annuity Individual Fixed SERFF Tr Num: GRAX-125750833 State: ArkansasLH TOI: A03I Individual Annuities - Deferred SERFF Status: Closed State Tr Num: 39770

Variable

Sub-TOI: A03I.003 Single Premium Co Tr Num: P1064707NW State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: SPI Disposition Date: 08/01/2008

GreatAmericanFinancialRes

Date Submitted: 07/28/2008 Disposition Status: Approved

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Annuity Individual Fixed Status of Filing in Domicile: Pending

Project Number: P1064707NW Date Approved in Domicile: Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type:

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 08/01/2008

State Status Changed: 08/01/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this letter is to notify your Department of Great American Life Insurance Company's intention to replace the Contract Specifications page (page # 4) of contract form P1064707NW, with the Insert Pages referenced above. Contract form P1064707NW was previously approved by your Department on 08/21/2007, under File No.: 36648. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards.

SERFF Tracking Number: GRAX-125750833 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 39770

Company Tracking Number: P1064707NW

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

The Contract Specifications pages are being revised to add an "Initial Interest Rate For Initial Purchase Payment" and "Beneficiary Designation As Of Contract Effective Date" section, and to also add clarifying language to the "Waiver Base Rate" section.

Please be advised, for the "Initial Interest Rate For Initial Purchase Payment" section, we will insert the current interest rate that will be credited to the initial Purchase payment received. Please accept this information in lieu of an Explanation of Variables document.

Company and Contact

Filing Contact Information

Stephen Essman, Compliance Specialist sessman@gafri.com
P. O. Box 5420 (513) 412-2731 [Phone]
Cincinnati, OH 45201-5420 (513) 412-1470[FAX]

Filing Company Information

Great American Life Insurance Company CoCode: 63312

P. O. Box 5420

Cincinnati, OH 45201-5420 Group Name: Great American

Financial Resources, Inc.

Group Code: 84

State of Domicile: Ohio

Company Type: State ID Number:

(800) 854-3649 ext. [Phone] FEIN Number: 13-1935920

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes

Fee Explanation:

Per Company: No

Created by SERFF on 08/13/2008 01:14 PM

Company Tracking Number: P1064707NW

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Great American Life Insurance Company \$50.00 07/28/2008 21632423

Company Tracking Number: P1064707NW

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

Correspondence Summary

Dispositions

Status Created By	Created By	Created On	Date Submitted	
Approved	Linda Bird	08/01/2008	08/01/2008	

Company Tracking Number: P1064707NW

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

Disposition

Disposition Date: 08/01/2008

Implementation Date: Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: P1064707NW

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Individual Deferred Annuity Contract -		Yes
	Insert Pages 4 & 4a		

Company Tracking Number: P1064707NW

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

Form Schedule

Lead Form Number: P1064707NW

Review	Form	Form Type	e Form Name	Action	Action Specific	Readability	Attachment
Status	Number				Data		
	P1064707	NCertificate	Individual Deferred	Initial		0	P1064707NW
	W	Amendmer	n Annuity Contract -				.PDF
		t, Insert	Insert Pages 4 & 4a				
		Page,					
		Endorseme	Э				
		nt or Rider					

CONTRACT SPECIFICATIONS

OWNER: [JOHN DOE]

AGE OF OWNER AS OF CONTRACT EFFECTIVE DATE: [35]

[JOINT OWNER:] [N/A]

[AGE OF JOINT OWNER AS OF CONTRACT EFFECTIVE DATE:] [N/A]

ANNUITANT: [JOHN DOE]

[AGE OF ANNUITANT AS OF CONTRACT EFFECTIVE DATE:] [35]

CONTRACT NUMBER: [000000000]

TAX QUALIFIED CONTRACT: [YES—SEE QUALIFICATION ENDORSEMENT] [NO]

CONTRACT EFFECTIVE DATE: [JUNE 01, 2006]

ANNUITY COMMENCEMENT DATE: [JUNE 01, 2041]

AMOUNT OF INITIAL PURCHASE PAYMENT: [\$20,000]

PURCHASE PAYMENT BONUS: [1.00%]

INITIAL INTEREST RATE FOR INITIAL PURCHASE PAYMENT: [4.0%]

GUARANTEED INTEREST RATE: [3.00%]

WAIVER BASE RATE: [FOR THE INITIAL PURCHASE PAYMENT, THE WAIVER BASE RATE IS]

[4.0%; FOR EACH SUBSEQUENT PURCHASE PAYMENT, THE WAIVER]
[BASE RATE IS EQUAL TO THE INITIAL INTEREST RATE CREDITED TO

][THAT PURCHASE PAYMENT.]

ACCOUNT VALUE PAYMENT PERIOD: [5] years

SURRENDER CHARGE RATES:

Contract Year:	1	2	3	4	5	6+
Surrender Charge Rate:	7%	7%	7%	6%	5%	0%

[BENEFICIARY DESIGNATIONS AS OF CONTRACT EFFECTIVE DATE:

Primary:	Contingent:
[NONE]	[NONE]
[JANE DOE, spouse]	[50% JIMMY DOE, son]
[50% JIMMY DOE, son]	[50% JUNE DOE, daughter]
[50% JUNE DOE, daughter]	

Beneficiary designations are subject to Contract rules, and the rights of a Joint Owner, if any.]

INQUIRIES: For information, or to make a complaint, call or write:

Policyowner Service Department Great American Life Insurance Company P.O. Box 5420 Cincinnati, Ohio 45201-5420 (800) 854-3649

Company Tracking Number: P1064707NW

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

Rate Information

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TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.003 Single Premium

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/P1064707NW

Supporting Document Schedules

Review Status:

Bypassed -Name: Certification/Notice 07/28/2008

Bypass Reason: Not applicable - Insert Page Filing.

Comments:

Comments:

Review Status:

Bypassed -Name: Application 07/28/2008

Bypass Reason: Not applicable - Insert Page Filing

Review Status:

Bypassed -Name: Life & Annuity - Acturial Memo 07/28/2008

Bypass Reason: Not applicable - Insert Page Filing

Comments:

Review Status:

Satisfied -Name: Cover Letter 07/28/2008

Comments:
Attachment:

Cover Letter.PDF



LIFE INSURANCE COMPANY

Administrative Mailing Address: P.O. Box 5420, Cincinnati, Ohio 45201-5420

July 28, 2008

NAIC No. 0084-63312 FEIN No. 13-1935920

Insurance Commissioner Julie Benafield Bowman Compliance - Life and Health Arkansas Department of Insurance 1200 West Third Street Little Rock, AR 72201-1904

RE: Request For Approval - Great American Life Insurance Company

P1064707NW Individual Deferred Annuity Contract - Insert Pages 4 & 4a

Dear Insurance Commissioner Benafield Bowman:

The purpose of this letter is to notify your Department of Great American Life Insurance Company's intention to replace the Contract Specifications page (page # 4) of contract form P1064707NW, with the Insert Pages referenced above. Contract form P1064707NW was previously approved by your Department on 08/21/2007, under File No.: 36648. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards.

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Please be advised, for the "Initial Interest Rate For Initial Purchase Payment" section, we will insert the current interest rate that will be credited to the initial Purchase payment received. Please accept this information in lieu of an Explanation of Variables document.

With this information, I look forward to receiving a favorable response to this filing.

If you have any questions or require additional information regarding this submission, please feel free to contact me at either of the phone numbers indicated below or via e-mail at sessman@gafri.com.

Sincerely,

Stephen E. Essman, ACS, AIAA, AIRC

Compliance Specialist